

EXHIBIT

“A”



Loan Master Report

Company FCI Lender Services, Inc.
 PO BOX 27370
 Anaheim CA 92809-0112
 800-931-2424

Account Number: [REDACTED]
 Primary Borrower: DONAL MCDONAGH
 Primary Property: 2416 SANDERS RIDGE LN
 GERMANTOWN TN GERMANTOWN

Account Activity From 4/7/2015

Transact on Date	Payment Due Date	Reference	Description	Transaction Amount	Interest	Principal	LateChgs	Other	Reserve	Impound	CurrentBalance
											\$0.00
04/07/2015	04/07/2015	BOARD	Adj-LC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/07/2015		BOARD	Late Charge	-\$898.86			-\$898.86				
04/08/2015	10/01/2014	2044	RegPmt	\$5,992.45	\$2,635.82	\$3,356.63	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,356.63
04/08/2015		2044	Late Charge	\$0.00			\$0.00				
04/08/2015	04/08/2015	2045	OtherCash	-\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,000.00	\$0.00	-\$3,356.63
04/08/2015		2045	Late Charge	\$0.00			\$0.00				
04/08/2015	04/08/2015	2046	OtherCash	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,800.00	\$0.00	-\$3,356.63
04/08/2015		2046	Late Charge	\$0.00			\$0.00				
04/08/2015	04/08/2015	2046	OtherCash	-\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,800.00	\$0.00	-\$3,356.63
04/08/2015		2046	Late Charge	\$0.00			\$0.00				
04/08/2015	11/01/2014	2044	RegPmt	\$5,992.45	\$2,618.60	\$3,373.85	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,730.48
04/08/2015		2044	Late Charge	\$0.00			\$0.00				
04/08/2015	11/01/2014	2044	RegPmt	-\$5,992.45	-\$2,618.60	-\$3,373.85	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,356.63
04/08/2015		2044	Late Charge	\$0.00			\$0.00				
04/08/2015	10/01/2014	2044	RegPmt	-\$5,992.45	-\$2,635.82	-\$3,356.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/08/2015		2044	Late Charge	\$0.00			\$0.00				
04/08/2015	11/01/2014	2044	RegPmt	\$5,992.45	\$2,513.86	\$3,478.59	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,478.59
04/08/2015		2044	Late Charge	\$0.00			\$0.00				
04/08/2015	04/08/2015	2045	OtherCash	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$0.00	-\$3,478.59
04/08/2015		2045	Late Charge	\$0.00			\$0.00				
08/03/2015	08/03/2015	2144	OtherCash	\$5,992.45	\$0.00	\$0.00	\$0.00	\$0.00	\$5,992.45	\$0.00	-\$3,478.59
08/03/2015		2144	Late Charge	\$0.00			\$0.00				
09/25/2015	12/01/2014	2195	RegPmt	\$5,992.45	\$2,496.46	\$3,669.32	\$0.00	\$0.00	-\$173.33	\$0.00	-\$7,147.91
09/25/2015		2195	Late Charge	\$0.00			\$0.00				
09/25/2015	12/01/2014	2195	RegPmt	\$5,992.45	\$2,496.99	\$3,668.79	\$0.00	\$0.00	-\$173.33	\$0.00	-\$10,816.70
09/25/2015		2195	Late Charge	\$0.00			\$0.00				
09/25/2015	12/01/2014	2195	RegPmt	-\$5,992.45	-\$2,496.99	-\$3,668.79	\$0.00	\$0.00	\$173.33	\$0.00	-\$7,147.91
09/25/2015		2195	Late Charge	\$0.00			\$0.00				
11/09/2015	02/01/2015	TRUST	RegPmt	\$0.00	-\$2,460.21	-\$3,705.57	\$0.00	\$0.00	\$6,165.78	\$0.00	-\$3,442.34
11/09/2015		TRUST	Late Charge	\$308.29			\$308.29				
11/09/2015	02/01/2015	TRUST	RegPmt	\$0.00	\$2,460.21	\$3,705.57	\$0.00	\$0.00	-\$6,165.78	\$0.00	-\$7,147.91
11/09/2015		TRUST	Late Charge	-\$308.29			-\$308.29				
11/09/2015	01/01/2015	2236	RegPmt	\$5,992.45	\$2,478.64	\$3,687.14	\$0.00	\$0.00	-\$173.33	\$0.00	-\$10,835.05
11/09/2015		2236	Late Charge	-\$308.29			-\$308.29				



FCI Lender Services, Inc.
 Customer Service: (800) 931-2424 Fax: 714-282-5775
 Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

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11/09/2015	01/01/2015	2236	RegPmt	\$5,992.45	\$2,478.12	\$3,687.66	\$0.00	\$0.00	-\$173.33	\$0.00	-\$14,522.71
11/09/2015		2236	Late Charge	-\$308.29			-\$308.29				
11/09/2015	01/01/2015	2236	RegPmt	-\$5,992.45	-\$2,478.64	-\$3,687.14	\$0.00	\$0.00	\$173.33	\$0.00	-\$10,835.57
11/09/2015		2236	Late Charge	\$308.29			\$308.29				
12/31/2015	03/01/2015	2301	RegPmt	-\$5,992.45	-\$2,441.68	-\$3,724.10	\$0.00	\$0.00	\$173.33	\$0.00	-\$7,111.47
12/31/2015		2301	Late Charge	\$308.29			\$308.29				
12/31/2015	02/01/2015	2301	RegPmt	\$5,992.45	\$2,459.68	\$3,706.10	\$0.00	\$0.00	-\$173.33	\$0.00	-\$10,817.57
12/31/2015		2301	Late Charge	-\$308.29			-\$308.29				
12/31/2015	03/01/2015	2301	RegPmt	\$5,992.45	\$2,441.68	\$3,724.10	\$0.00	\$0.00	-\$173.33	\$0.00	-\$14,541.67
12/31/2015		2301	Late Charge	-\$308.29			-\$308.29				
03/29/2016	03/01/2015	TRUST	RegPmt	\$0.00	\$1,747.83	\$3,724.63	\$0.00	\$0.00	-\$5,472.46	\$0.00	-\$18,266.30
03/29/2016		TRUST	Late Charge	-\$308.29			-\$308.29				
05/31/2016	05/31/2016	308	OtherCash	\$5,992.45	\$0.00	\$0.00	\$0.00	\$0.00	\$5,992.45	\$0.00	-\$18,266.30
05/31/2016		308	Late Charge	\$0.00			\$0.00				
06/20/2016	06/20/2016	ck 2532	Tax Payment Adv	-\$18,337.51	\$0.00	\$0.00	\$0.00	-\$18,337.51	\$0.00	\$0.00	-\$18,266.30
06/20/2016		ck 2532	Late Charge	\$0.00			\$0.00				
07/05/2016	07/05/2016	Reserve	TrustOp	-\$173.33	\$0.00	\$0.00	\$0.00	\$0.00	-\$173.33	\$0.00	-\$18,266.30
07/05/2016		Reserve	Late Charge	\$0.00			\$0.00				
07/05/2016	04/01/2015	2458	RegPmt	\$5,992.45	\$2,422.53	\$3,743.25	\$0.00	\$0.00	-\$173.33	\$0.00	-\$22,009.55
07/05/2016		2458	Late Charge	\$0.00			\$0.00				
07/14/2016	04/01/2015	2458	NSF	-\$5,992.45	-\$2,422.53	-\$3,743.25	\$0.00	\$0.00	\$173.33	\$0.00	-\$18,266.30
07/14/2016		2458	Late Charge	\$0.00			\$0.00				
07/14/2016	07/14/2016		NSF Payment Charge	-\$25.00	\$0.00	\$0.00	\$0.00	-\$25.00	\$0.00	\$0.00	-\$18,266.30
07/22/2016	04/01/2015	315	RegPmt	\$5,992.45	\$2,422.53	\$3,743.25	\$0.00	\$0.00	-\$173.33	\$0.00	-\$22,009.55
07/22/2016		315	Late Charge	\$0.00			\$0.00				
09/19/2016	09/19/2016	2522	OtherCash	\$4,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,000.00	\$0.00	-\$22,009.55
09/19/2016		2522	Late Charge	\$0.00			\$0.00				
09/19/2016	05/01/2015	TRUST	RegPmt	\$0.00	\$2,403.81	\$3,588.64	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$25,598.19
09/19/2016		TRUST	Late Charge	-\$299.62			-\$299.62				
09/19/2016	09/19/2016	2523	OtherCash	\$5,992.45	\$0.00	\$0.00	\$0.00	\$0.00	\$5,992.45	\$0.00	-\$25,598.19
09/19/2016		2523	Late Charge	\$0.00			\$0.00				
09/19/2016	06/01/2015	TRUST	RegPmt	\$0.00	\$2,385.87	\$3,606.58	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$29,204.77
09/19/2016		TRUST	Late Charge	-\$299.62			-\$299.62				
10/27/2016	08/01/2015	TRUST	RegPmt	\$0.00	\$2,349.71	\$3,642.74	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$32,847.51
10/27/2016		TRUST	Late Charge	-\$299.62			-\$299.62				
10/27/2016	10/28/2016	135	OtherCash	\$10,018.00	\$0.00	\$0.00	\$0.00	\$18.00	\$10,000.00	\$0.00	-\$32,847.51
10/27/2016		135	Late Charge	\$0.00			\$0.00				
10/27/2016	07/01/2015	TRUST	RegPmt	\$0.00	\$2,367.83	\$3,624.62	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$36,472.13
10/27/2016		TRUST	Late Charge	-\$299.62			-\$299.62				
10/27/2016	10/27/2016	CBP	[CBP] VCheck Confirmation 1630100	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$36,472.13
10/27/2016		CBP	Late Charge	\$0.00			\$0.00				
11/28/2016	09/01/2015	1128	RegPmt	\$10,018.00	\$2,331.50	\$3,660.95	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$40,133.08
11/28/2016		1128	Late Charge	-\$299.62			-\$299.62				
11/28/2016	11/28/2016	CBP	[CBP] VCheck Confirmation 1633300	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$40,133.08
11/28/2016		CBP	Late Charge	\$0.00			\$0.00				
12/06/2016	12/06/2016	ck 2721	Tax Payment Adv	-\$18,832.59	\$0.00	\$0.00	\$0.00	-\$18,832.59	\$0.00	\$0.00	-\$40,133.08
12/06/2016		ck 2721	Late Charge	\$0.00			\$0.00				



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12/29/2016	10/01/2015	1229	RegPmt	\$10,018.00	\$2,313.19	\$3,679.26	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$43,812.34
12/29/2016		1229	Late Charge	-\$299.62			-\$299.62				
12/29/2016	11/01/2015	TRUST	RegPmt	\$0.00	\$2,294.80	\$3,697.65	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$47,509.99
12/29/2016		TRUST	Late Charge	\$0.00			\$0.00				
12/29/2016	12/29/2016	CBP	[CBP] VCheck Confirmation 1636400	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$47,509.99
12/29/2016		CBP	Late Charge	\$0.00			\$0.00				
01/30/2017	01/30/2017	CBP	[CBP] VCheck Confirmation 1703000	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$47,509.99
01/30/2017		CBP	Late Charge	\$0.00			\$0.00				
01/31/2017	01/01/2016	TRUST	RegPmt	\$0.00	\$2,257.73	\$3,734.72	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$51,244.71
01/31/2017		TRUST	Late Charge	-\$299.62			-\$299.62				
01/31/2017	12/01/2015	13017	RegPmt	\$10,018.00	\$2,276.31	\$3,716.14	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$54,960.85
01/31/2017		13017	Late Charge	-\$299.62			-\$299.62				
02/27/2017	02/01/2016	227	RegPmt	\$10,018.00	\$2,239.05	\$3,753.40	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$58,714.25
02/27/2017		227	Late Charge	-\$299.62			-\$299.62				
02/27/2017	02/27/2017	CBP	[CBP] VCheck Confirmation 1705800	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$58,714.25
02/27/2017		CBP	Late Charge	\$0.00			\$0.00				
03/02/2017	02/01/2016	227	NSF	-\$10,018.00	-\$2,239.05	-\$3,753.40	\$0.00	-\$18.00	-\$4,007.55	\$0.00	-\$54,960.85
03/02/2017		227	Late Charge	\$299.62			\$299.62				
03/02/2017	03/02/2017		NSF Payment Charge	-\$25.00	\$0.00	\$0.00	\$0.00	-\$25.00	\$0.00	\$0.00	-\$54,960.85
03/29/2017	02/01/2016	330	RegPmt	\$10,018.00	\$2,239.05	\$3,753.40	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$58,714.25
03/29/2017		330	Late Charge	-\$299.62			-\$299.62				
03/30/2017	03/30/2017	CBP	[CBP] VCheck Confirmation 1708900	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$58,714.25
03/30/2017		CBP	Late Charge	\$0.00			\$0.00				
04/27/2017	04/27/2017	CBP	[CBP] VCheck Confirmation 1711700	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$58,714.25
04/27/2017		CBP	Late Charge	\$0.00			\$0.00				
04/27/2017	06/01/2016	TRUST-4	RegPmt	\$0.00	\$2,163.42	\$3,829.03	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$62,543.28
04/27/2017		TRUST-4	Late Charge	-\$299.62			-\$299.62				
04/27/2017	04/27/2017	427	OtherCash	\$20,018.00	\$0.00	\$0.00	\$0.00	\$18.00	\$20,000.00	\$0.00	-\$62,543.28
04/27/2017		427	Late Charge	\$0.00			\$0.00				
04/27/2017	04/01/2016	TRUST-2	RegPmt	\$0.00	\$2,201.43	\$3,791.02	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$66,334.30
04/27/2017		TRUST-2	Late Charge	-\$299.62			-\$299.62				
04/27/2017	03/01/2016	TRUST-1	RegPmt	\$0.00	\$2,220.29	\$3,772.16	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$70,106.46
04/27/2017		TRUST-1	Late Charge	-\$299.62			-\$299.62				
04/27/2017	05/01/2016	TRUST-3	RegPmt	\$0.00	\$2,182.47	\$3,809.98	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$73,916.44
04/27/2017		TRUST-3	Late Charge	-\$299.62			-\$299.62				
05/31/2017	07/01/2016	531	RegPmt	\$10,018.00	\$2,144.27	\$3,848.18	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$77,764.62
05/31/2017		531	Late Charge	\$0.00			\$0.00				
05/31/2017	05/31/2017	CBP	[CBP] VCheck Confirmation 1715100	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$77,764.62
05/31/2017		CBP	Late Charge	\$0.00			\$0.00				
06/30/2017	06/30/2017	CBP	[CBP] VCheck Confirmation 1718100	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$77,764.62
06/30/2017		CBP	Late Charge	\$0.00			\$0.00				
06/30/2017	08/01/2016	63017	RegPmt	\$10,018.00	\$2,125.03	\$3,867.42	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$81,632.04
06/30/2017		63017	Late Charge	\$0.00			\$0.00				
06/30/2017	09/01/2016	TRUST	RegPmt	\$0.00	\$2,105.70	\$3,886.75	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$85,518.79
06/30/2017		TRUST	Late Charge	\$0.00			\$0.00				
07/31/2017	10/01/2016	731	RegPmt	\$10,018.00	\$2,086.26	\$3,906.19	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$89,424.98
07/31/2017		731	Late Charge	-\$299.62			-\$299.62				



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07/31/2017	07/31/2017	CBP	[CBP] VCheck Confirmation 1721200	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$89,424.98
07/31/2017		CBP	Late Charge	\$0.00			\$0.00				
07/31/2017	11/01/2016	TRUST	RegPmt	\$0.00	\$2,066.73	\$3,925.72	\$0.00	\$0.00	-\$5,992.45	\$0.00	-\$93,350.70
07/31/2017		TRUST	Late Charge	-\$299.62			-\$299.62				
08/31/2017	08/31/2017	CBP	[CBP] VCheck Confirmation 1724300	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$93,350.70
08/31/2017		CBP	Late Charge	\$0.00			\$0.00				
09/01/2017	12/01/2016	831	RegPmt	\$10,018.00	\$2,047.10	\$3,945.35	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$97,296.05
09/01/2017		831	Late Charge	\$0.00			\$0.00				
09/29/2017	01/01/2017	9292017	RegPmt	\$10,018.00	\$2,027.38	\$3,965.07	\$0.00	\$18.00	\$4,007.55	\$0.00	-\$101,261.12
09/29/2017		9292017	Late Charge	-\$299.62			-\$299.62				
09/29/2017	09/29/2017	CBP	[CBP] VCheck Confirmation 1727200	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$101,261.12
09/29/2017		CBP	Late Charge	\$0.00			\$0.00				
10/04/2017	10/04/2017		NSF Payment Charge	-\$25.00	\$0.00	\$0.00	\$0.00	-\$25.00	\$0.00	\$0.00	-\$101,261.12
10/04/2017	01/01/2017	9292017	NSF	-\$10,018.00	-\$2,027.38	-\$3,965.07	\$0.00	-\$18.00	-\$4,007.55	\$0.00	-\$97,296.05
10/04/2017		9292017	Late Charge	\$299.62			\$299.62				
10/06/2017	10/06/2017	CBP	[CBP] VCheck Confirmation 1727900	-\$18.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$97,296.05
10/06/2017		CBP	Late Charge	\$0.00			\$0.00				
10/06/2017	01/01/2017	106	RegPmt	\$6,018.00	\$2,027.38	\$3,965.07	\$0.00	\$18.00	\$7.55	\$0.00	-\$101,261.12
10/06/2017		106	Late Charge	\$0.00			\$0.00				
10/12/2017	01/01/2017	106	NSF	-\$6,018.00	-\$2,027.38	-\$3,965.07	\$0.00	-\$18.00	-\$7.55	\$0.00	-\$97,296.05
10/12/2017		106	Late Charge	\$0.00			\$0.00				
10/12/2017	10/12/2017		NSF Payment Charge	-\$25.00	\$0.00	\$0.00	\$0.00	-\$25.00	\$0.00	\$0.00	-\$97,296.05
11/13/2017	11/13/2017	Regular	check	-\$5,962.57	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,962.57	\$0.00	-\$97,296.05
11/13/2017		Regular	Late Charge	\$0.00			\$0.00				
11/13/2017	11/13/2017	TRANSFER	Funding	\$405,475.37	\$0.00	\$405,475.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$502,771.42
11/13/2017		TRANSFER	Late Charge	\$0.00			\$0.00				
				\$58,680.98	\$502,771.42	\$-6,318.03	-\$37,324.10	-\$173.33	\$0.00		



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Report Date: 11/01/2018

Loan Master Report

Outstanding Charges and Advances											
Date of Charge	Reference	Description	Interest Rate	Interest From	Deferred	Assess Fin Chgs	Owned To Account	Original Amount	Unpaid Balance	AccruedIntere	TotalDue
04/27/2017	CBP	[CBP] VCheck Confirmation 17117000351	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
03/30/2017	CBP	[CBP] VCheck Confirmation 17089001576	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
10/06/2017	CBP	[CBP] VCheck Confirmation 17279000686	0.00%		No	\$0.00	BROKER	\$18.00	\$18.00	\$0.00	\$18.00
10/04/2017		NSF Payment Charge	0.00%		No	\$0.00	BROKER	\$25.00	\$25.00	\$0.00	\$25.00
10/27/2016	CBP	[CBP] VCheck Confirmation 16301000951	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
01/30/2017	CBP	[CBP] VCheck Confirmation 17030001261	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
03/28/2015	Board	Corporate Advance	6.25%	03/28/2015	No	\$0.00	WESTVUENPL	\$0.00	\$0.00	\$0.00	\$0.00
10/12/2017		NSF Payment Charge	0.00%		No	\$0.00	BROKER	\$25.00	\$25.00	\$0.00	\$25.00
06/30/2017	CBP	[CBP] VCheck Confirmation 17181001413	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
06/20/2016	ck 2532	Tax Payment Adv	6.00%	06/20/2016	No	\$0.00	WESTVUENPL	\$18,337.51	\$18,337.51	\$2,640.60	\$20,978.11
03/02/2017		NSF Payment Charge	0.00%		No	\$0.00	BROKER	\$25.00	\$25.00	\$0.00	\$25.00
12/06/2016	ck 2721	Tax Payment Adv	6.00%	12/06/2016	No	\$0.00	WESTVUENPL	\$18,832.59	\$18,832.59	\$2,181.44	\$21,014.03
07/31/2017	CBP	[CBP] VCheck Confirmation 17212001599	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
11/28/2016	CBP	[CBP] VCheck Confirmation 16333001304	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
02/27/2017	CBP	[CBP] VCheck Confirmation 17058000690	0.00%		No	\$0.00	BROKER	\$18.00	\$18.00	\$0.00	\$18.00
05/31/2017	CBP	[CBP] VCheck Confirmation 17151001673	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
07/14/2016		NSF Payment Charge	0.00%		No	\$0.00	BROKER	\$25.00	\$25.00	\$0.00	\$25.00
12/29/2016	CBP	[CBP] VCheck Confirmation 16364000540	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
09/29/2017	CBP	[CBP] VCheck Confirmation 17272001103	0.00%		No	\$0.00	BROKER	\$18.00	\$18.00	\$0.00	\$18.00
08/31/2017	CBP	[CBP] VCheck Confirmation 17243001408	0.00%		No	\$0.00	BROKER	\$18.00	\$0.00	\$0.00	\$0.00
								\$37,504.10	\$37,324.10	\$4,822.04	\$42,146.14

LoanID	TransactionDate	effectivedate	duedate	TransactionAmt	PrincipalAmount	InterestAmount	escrowamt	EndPrincipalBal	EndEscrowBal	EndUnappliedBal	TransactionCode	TransDescription	MoneyType	MoneyTypeDescription	subcode	subcodedesc
	4/16/2018	4/16/2018	2/1/2017	0	0	0	0	401510.3	-20567.91	404.66	140	Service Release	0 None		0 NULL	
	4/16/2018	4/16/2018	2/1/2017	20567.91	0	0	20567.91	401510.3	0	404.66	12	Escrow Adjustment	0 None		0 NULL	
	4/16/2018	4/16/2018	2/1/2017	401510.3	401510.3	0	0	0	0	404.66	11	Principal Adjustment	0 None		0 NULL	
	4/4/2018	4/4/2018	2/1/2017	-15	0	0	0	401510.3	-20567.91	404.66	730	Other Fees Disb	5 ACH		13 Property Inspection	
	3/15/2018	3/15/2018	2/1/2017	-1.4	0	0	0	401510.3	-20567.91	404.66	722	3rd Party Recov Fees Disb	5 ACH		97 BPO	
	3/14/2018	3/13/2018	2/1/2017	181.31	0	0	0	401510.3	-20567.91	404.66	260	Unapplied Payment	16 Post Pet - Trustee		0 NULL	
	3/8/2018	3/8/2018	2/1/2017	-6	0	0	0	401510.3	-20567.91	223.35	722	3rd Party Recov Fees Disb	5 ACH		211 Flood Cntr New/Xfer	
	2/28/2018	2/28/2018	2/1/2017	-7.71	0	0	0	401510.3	-20567.91	223.35	722	3rd Party Recov Fees Disb	5 ACH		245 Certified Mail Cost	
	2/28/2018	2/28/2018	2/1/2017	-1.17	0	0	0	401510.3	-20567.91	223.35	722	3rd Party Recov Fees Disb	5 ACH		245 Certified Mail Cost	
	2/28/2018	2/28/2018	2/1/2017	-6.69	0	0	0	401510.3	-20567.91	223.35	722	3rd Party Recov Fees Disb	5 ACH		245 Certified Mail Cost	
	2/28/2018	2/28/2018	2/1/2017	-6.7	0	0	0	401510.3	-20567.91	223.35	722	3rd Party Recov Fees Disb	5 ACH		245 Certified Mail Cost	
	2/28/2018	2/28/2018	1/1/2017	-5992.45	-3965.07	-2027.38	0	405475.37	-20567.91	223.35	210	Regular Payment	0 None		0 NULL	
	2/28/2018	2/28/2018	1/1/2017	0	0	0	0	405475.37	-20567.91	223.35	20	Investor Loan Sale	0 None		0 NULL	
	2/28/2018	2/28/2018	1/1/2017	0	0	0	0	405475.37	-20567.91	223.35	21	Inv Loan Purchase	0 None		0 NULL	
	2/28/2018	2/28/2018	1/1/2017	5992.45	3965.07	2027.38	0	401510.3	-20567.91	223.35	210	Regular Payment	0 None		0 NULL	
	2/19/2018	2/19/2018	2/1/2017	-77	0	0	0	401510.3	-20567.91	223.35	722	3rd Party Recov Fees Disb	5 ACH		85 New Tax Contract	
	2/15/2018	2/15/2018	1/1/2017	-5992.45	0	0	0	405475.37	-20567.91	223.35	260	Unapplied Payment	8 Other		0 NULL	
	2/14/2018	2/13/2018	1/1/2017	100.49	0	0	0	405475.37	-20567.91	6215.8	260	Unapplied Payment	16 Post Pet - Trustee		0 NULL	
	2/15/2018	2/13/2018	1/1/2017	5992.45	3965.07	2027.38	0	401510.3	-20567.91	223.35	210	Regular Payment	8 Other		0 NULL	
	2/12/2018	2/12/2018	12/31/2016	-150.33	0	0	-150.33	405475.37	-20718.24	6115.31	511	Tax Bill 1 Disbursement	0 None		81 NULL	
	2/12/2018	2/12/2018	1/1/2017	150.33	0	0	150.33	405475.37	-20567.91	6115.31	240	Escrow Only Payment	0 None		0 NULL	
	2/9/2018	2/9/2018	1/1/2017	160	0	0	0	405475.37	-20567.91	6115.31	330	Other Fee Payment	6 Lockbox		4 NULL	
	2/9/2018	2/9/2018	1/1/2017	-160	0	0	0	405475.37	-20567.91	6115.31	322	3rd Party Recov Fees Pmt	6 Lockbox		97 NULL	
	2/8/2018	2/8/2018	1/1/2017	-15	0	0	0	405475.37	-20567.91	6115.31	730	Other Fees Disb	5 ACH		13 Property Inspection	
	2/8/2018	2/8/2018	1/1/2017	-160	0	0	0	405475.37	-20567.91	6115.31	730	Other Fees Disb	32 Check		4 BPO/Aprsl Cost	
	2/6/2018	2/6/2018	12/31/2015	-1877.74	0	0	-1877.74	405475.37	-1877.74	6115.31	511	Tax Bill 1 Disbursement	0 None		81 NULL	
	2/6/2018	2/6/2018	12/31/2016	-8155.2	0	0	-8155.2	405475.37	-10032.94	6115.31	512	Tax Bill 2 Disbursement	0 None		81 NULL	
	2/6/2018	2/6/2018	12/31/2016	-150.33	0	0	-150.33	405475.37	-10183.27	6115.31	511	Tax Bill 1 Disbursement	0 None		81 NULL	
	2/6/2018	2/6/2018	12/31/2017	-7019.88	0	0	-7019.88	405475.37	-17203.15	6115.31	511	Tax Bill 1 Disbursement	0 None		50 NULL	
	2/6/2018	2/6/2018	12/31/2017	-3364.76	0	0	-3364.76	405475.37	-20567.91	6115.31	511	Tax Bill 1 Disbursement	0 None		51 NULL	
	1/17/2018	1/16/2018	1/1/2017	152.74	0	0	0	405475.37	0	6115.31	260	Unapplied Payment	16 Post Pet - Trustee		0 NULL	
	1/9/2018	1/9/2018	1/1/2017	6318.03	0	0	0	405475.37	0	5962.57	72	Late Charge Waive	0 None		0 NULL	
	1/5/2018	1/5/2018	1/1/2017	-15	0	0	0	405475.37	0	5962.57	730	Other Fees Disb	5 ACH		13 Property Inspection	
	1/5/2018	1/5/2018	1/1/2017	39805.3	0	0	0	405475.37	0	5962.57	320	Legal Fee Payment	0 None		156 NULL	
	1/5/2018	1/5/2018	1/1/2017	-39805.3	0	0	0	405475.37	0	5962.57	322	3rd Party Recov Fees Pmt	0 None		145 NULL	
	12/28/2017	12/28/2017	1/1/2017	54	0	0	0	405475.37	0	5962.57	330	Other Fee Payment	6 Lockbox		165 NULL	
	12/28/2017	12/28/2017	1/1/2017	-54	0	0	0	405475.37	0	5962.57	322	3rd Party Recov Fees Pmt	6 Lockbox		145 NULL	
	12/1/2017	12/1/2017	1/1/2017	-15	0	0	0	405475.37	0	5962.57	730	Other Fees Disb	5 ACH		13 Property Inspection	
	11/17/2017	11/17/2017	1/1/2017	0	405475.37	0	0	405475.37	0	5962.57	10	New Loan	0 None		0 NULL	
	10/6/2017	10/6/2017	1/1/2017	-18	0	0	0	405475.37	0	5962.57	77	Other Fee Assessment	0 None		165 Miscellaneous - nr	
	9/29/2017	9/29/2017	1/1/2017	-18	0	0	0	405475.37	0	5962.57	77	Other Fee Assessment	0 None		165 Miscellaneous - nr	
	2/27/2017	2/27/2017	1/1/2017	-18	0	0	0	405475.37	0	5962.57	77	Other Fee Assessment	0 None		165 Miscellaneous - nr	
	12/6/2016	12/6/2016	1/1/2017	-19906.05	0	0	0	405475.37	0	5962.57	75	Legal Fee Assessment	0 None		156 Escrow Shortage	
	6/20/2016	6/20/2016	1/1/2017	-19899.25	0	0	0	405475.37	0	5962.57	75	Legal Fee Assessment	0 None		156 Escrow Shortage	

SN Servicing Corporation

Loan History - General

Loanid: [REDACTED]			Borrower: MCDONAGH															
Effective Date	Transaction Date	Due Date	Transaction Description	Batch Desc	Sub Code	Batch Id	Trans. Amt	Principal Amount	Principal Balance	Arrearage / Forbearance Prin	Interest Amount	Unapplied Amount	Unapplied Balance	Escrow Amount	Escrow Balance	Late Charge Amt	Late Charge Balance	
4/16/2018	4/16/2018	2/1/2017	New Loan		0	0	\$0.00	\$401,510.30	\$401,510.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4/27/2018	4/27/2018	2/1/2017	Prior Serv Esc Adv Assessment		97	0	(\$20,567.91)	\$0.00	\$401,510.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4/27/2018	4/27/2018	2/1/2017	Prior Serv Corp Adv Assessment		96	0	(\$40,170.97)	\$0.00	\$401,510.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4/30/2018	4/30/2018	2/1/2017	Unapplied Payment	3000-47-LS	0	18797	\$251.92	\$0.00	\$401,510.30	\$0.00	\$0.00	\$251.92	\$251.92	\$0.00	\$0.00	\$0.00	\$0.00	
4/30/2018	4/30/2018	2/1/2017	Prepetition Unapplied Payment	3000-47-LS	0	18797	\$152.74	\$0.00	\$401,510.30	\$0.00	\$0.00	\$0.00	\$404.66	\$0.00	\$0.00	\$0.00	\$0.00	
4/30/2018	4/30/2018	2/1/2017	Unapplied Payment	3000-47-LS	0	18837	\$9,705.85	\$0.00	\$401,510.30	\$0.00	\$0.00	\$9,705.85	\$10,110.51	\$0.00	\$0.00	\$0.00	\$0.00	
4/30/2018	4/30/2018	2/1/2017	Unapplied Payment Reversal	45-PA	0	19041	(\$5,992.45)	\$0.00	\$401,510.30	\$0.00	\$0.00	(\$5,992.45)	\$4,118.06	\$0.00	\$0.00	\$0.00	\$0.00	
4/30/2018	4/30/2018	2/1/2017	Regular Payment	45-PA	0	19042	\$5,992.45	\$3,984.90	\$397,525.40	\$0.00	\$2,007.55	\$0.00	\$4,118.06	\$0.00	\$0.00	\$0.00	\$0.00	
6/11/2018	6/11/2018	3/1/2017	Unapplied Payment	3000-47-LS	0	9895	\$258.37	\$0.00	\$397,525.40	\$0.00	\$0.00	\$258.37	\$4,376.43	\$0.00	\$0.00	\$0.00	\$0.00	
6/27/2018	6/27/2018	3/1/2017	Unapplied Payment	3000-47-LS	0	27264	\$232.48	\$0.00	\$397,525.40	\$0.00	\$0.00	\$232.48	\$4,608.91	\$0.00	\$0.00	\$0.00	\$0.00	
7/20/2018	7/23/2018	3/1/2017	Unapplied Payment	ACH Pmt (3000-5555551)	0	3573	\$5,992.00	\$0.00	\$397,525.40	\$0.00	\$0.00	\$5,992.00	\$10,600.91	\$0.00	\$0.00	\$0.00	\$0.00	
7/23/2018	7/23/2018	3/1/2017	Unapplied Payment Reversal	45-md	0	5391	(\$5,992.45)	\$0.00	\$397,525.40	\$0.00	\$0.00	(\$5,992.45)	\$4,608.46	\$0.00	\$0.00	\$0.00	\$0.00	
7/20/2018	7/23/2018	3/1/2017	Regular Payment	45-md	0	5391	\$5,992.45	\$4,004.82	\$393,520.58	\$0.00	\$1,987.63	\$0.00	\$4,608.46	\$0.00	\$0.00	\$0.00	\$0.00	
7/17/2018	7/28/2018	7/1/2018	Late Charge Assessment		0	0	(\$119.85)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$4,608.46	\$0.00	\$0.00	(\$119.85)	\$119.85	
8/12/2018	8/12/2018	8/1/2018	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$4,608.46	\$0.00	\$0.00	(\$15.00)	\$134.85	
8/16/2018	8/16/2018	4/1/2017	Prior Serv Esc Adv Payment	46-md	97	23994	\$4,608.46	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$4,608.46	\$0.00	\$0.00	\$0.00	\$134.85	
8/16/2018	8/16/2018	4/1/2017	Unapplied Payment Reversal	46-md	0	23994	(\$4,455.72)	\$0.00	\$393,520.58	\$0.00	\$0.00	(\$4,455.72)	\$152.74	\$0.00	\$0.00	\$0.00	\$134.85	
8/16/2018	8/16/2018	4/1/2017	Prior Serv Esc Adv Payment Reversal	46-md	97	23994	(\$152.74)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$152.74	\$0.00	\$0.00	\$0.00	\$134.85	

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SN Servicing Corporation

Loan History - General

9/12/2018	9/12/2018	9/1/2018	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$152.74	\$0.00	\$0.00	(\$15.00)	\$149.85
10/12/2018	10/12/2018	10/1/2018	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$152.74	\$0.00	\$0.00	(\$15.00)	\$164.85
11/12/2018	11/12/2018	11/1/2018	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$152.74	\$0.00	\$0.00	(\$15.00)	\$179.85
11/15/2018	11/16/2018	4/1/2017	Prepetition Unapplied Payment Reversal	45-PA	0	2267	(\$152.74)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$179.85
11/15/2018	11/16/2018	4/1/2017	Prior Serv Corp Adv Payment	45-PA	96	2267	\$152.74	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$179.85
11/27/2018	11/27/2018	4/1/2017	Prior Serv Corp Adv Waiver		96	0	\$20,112.18	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$179.85
11/27/2018	11/27/2018	4/1/2017	Prior Serv Esc Adv Assessment		97	0	(\$20,112.18)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$179.85
12/12/2018	12/12/2018	12/1/2018	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$194.85
1/12/2019	1/12/2019	1/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$209.85
2/12/2019	2/12/2019	2/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$224.85
3/12/2019	3/12/2019	3/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$239.85
4/12/2019	4/12/2019	4/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$254.85
5/12/2019	5/12/2019	5/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$269.85
6/12/2019	6/12/2019	6/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$284.85
7/12/2019	7/12/2019	7/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$299.85
8/12/2019	8/12/2019	8/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$314.85
9/12/2019	9/12/2019	9/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$329.85
10/12/2019	10/12/2019	10/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$344.85
11/12/2019	11/12/2019	11/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$359.85
12/12/2019	12/12/2019	12/1/2019	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$374.85
1/12/2020	1/14/2020	1/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$389.85
2/12/2020	2/12/2020	2/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$404.85

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SN Servicing Corporation

Loan History - General

2/18/2020	2/18/2020	4/1/2017	Foreclosure Expense Assessment		235	0	(\$110.70)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$404.85
2/18/2020	2/18/2020	4/1/2017	Legal Fee Assessment		1	0	(\$500.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$404.85
3/12/2020	3/12/2020	3/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$419.85
4/12/2020	4/14/2020	4/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$434.85
4/14/2020	4/14/2020	4/1/2020	Late Charge Waiver		0	0	\$15.00	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$419.85
5/12/2020	5/12/2020	5/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$434.85
5/12/2020	5/12/2020	5/1/2020	Late Charge Waiver		0	0	\$15.00	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$419.85
6/12/2020	6/12/2020	6/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$434.85
7/12/2020	7/14/2020	7/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$449.85
8/12/2020	8/12/2020	8/1/2020	Late Charge Assessment		0	0	(\$15.00)	\$0.00	\$393,520.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$15.00)	\$464.85
Totals:							(\$45,221.07)	\$409,500.02			\$3,995.18	\$0.00		\$0.00		(\$464.85)	

SN SERVICING CORPORATION
 323 5TH STREET
 EUREKA CA 95501

DONAL MCDONAGH
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 GERMANTOWN, TN 38138

Account Information - Statement Date: 8/5/2020	
Account Number	
Payment Due Date	9/1/2020
Total Amount Due	\$314,316.71
\$15.00 late fee may be charged on or after 9/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 7/9/2020	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of August 5, 2020, you are 1221 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:
 * Payment due 03/01/2020
 * Payment due 04/01/2020
 * Payment due 05/01/2020
 * Payment due 06/01/2020
 * Payment due 07/01/2020
 * Payment due 08/01/2020
 * Current Payment due 09/01/2020: \$6,201.79
 * **Total: \$314,316.71 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 8/1/2020	\$188,641.64	\$56,289.86	\$0.00	\$0.00	\$244,931.50
9/1/2020	\$5,323.05	\$878.74	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$257,125.74
Total Fees and Charges					\$57,190.97
Total Amount Due					\$314,316.71

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages
 Affected by COVID-19? Visit <https://www.snsc.com/Covid-19.aspx> to see how SNSC can help.
 Reinstatement figures are subject to change.
 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

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Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

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Other Balances	
Description	Balance
Attorney Fee	\$500.00
Foreclosure Expense	\$110.70
Late Fees	\$449.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (7/9/2020 to 8/5/2020)				
Date	Description	Charges	Escrow	Payments
7/14/2020	Late Charge Assessment	\$15.00		

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 SN Servicing Corporation
 SCIG Series III Trust
 PO BOX 660820
 DALLAS, TX 75266-0820

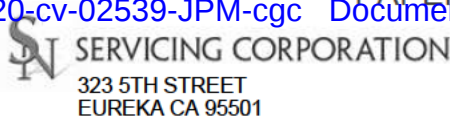
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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 9/1/2020	\$5,992.45
Total Amount Due *	\$314,316.71
\$15.00 late fee will be charged on or after 9/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.



DONAL MCDONAGH
2416 SANDERS RIDGE LN
GERMANTOWN, TN 38138

Account Information - Statement Date 7/8/2020	
Account Number	
Payment Due Date	8/1/2020
Total Amount Due	\$308,099.92
\$15.00 late fee may be charged on or after 8/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 6/4/2020	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of July 8, 2020, you are 1193 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your *Recent Account History*:
 * Payment due 02/01/2020
 * Payment due 03/01/2020
 * Payment due 04/01/2020
 * Payment due 05/01/2020
 * Payment due 06/01/2020
 * Payment due 07/01/2020
 * Current Payment due 08/01/2020: \$6,201.79
 * **Total \$308,099.92 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 7/1/2020	\$183,341.77	\$55,387.94	\$0.00	\$0.00	\$238,729.71
8/1/2020	\$5,299.87	\$901.92	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$250,923.95
Total Fees and Charges					\$57,175.97
Total Amount Due					\$308,099.92

Customer Service: (800) 603-0836
Website: borrower.snsr.com * Email: customserv@snsr.com

Important Messages
Affected by COVID-19? Visit <https://www.snsr.com/Covid-19.aspx> to see how SNSR can help.
Reinstatement figures are subject to change.
We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

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Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Attorney Fee	\$500.00
Foreclosure Expense	\$110.70
Late Fees	\$434.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (6/4/2020 to 7/8/2020)				
Date	Description	Charges	Escrow	Payments
6/12/2020	Late Charge Assessment	\$15.00		



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Amount due for Loan	
Due 8/1/2020	\$5,992.45
Total Amount Due *	\$308,099.92
\$15.00 late fee will be charged on or after 8/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
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DONAL MCDONAGH
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Account Information - Statement Date 5/6/2020	
Account Number	[REDACTED]
Payment Due Date	6/1/2020
Total Amount Due	\$295,681.34
\$15.00 late fee may be charged on or after 6/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 4/9/2020	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****

You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of May 6, 2020, you are 1130 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

- * Payment due 12/01/2019
- * Payment due 01/01/2020
- * Payment due 02/01/2020
- * Payment due 03/01/2020
- * Payment due 04/01/2020
- * Payment due 05/01/2020
- * Current Payment due 06/01/2020: \$6,201.79
- * **Total \$295,681.34 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 5/1/2020	\$172,811.19	\$53,514.94	\$0.00	\$0.00	\$226,326.13
6/1/2020	\$5,253.80	\$947.99	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$238,520.37
Total Fees and Charges					\$57,160.97
Total Amount Due					\$295,681.34

Customer Service: (800) 603-0836

Website: borrower.snsr.com * Email: customserv@snsr.com

Important Messages

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Other Balances	
Description	Balance
Attorney Fee	\$500.00
Foreclosure Expense	\$110.70
Late Fees	\$419.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (4/9/2020 to 5/6/2020)				
Date	Description	Charges	Escrow	Payments
4/14/2020	Late Charge Assessment	\$15.00		
4/14/2020	Late Charge Waiver	-\$15.00		



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Amount due for Loan [REDACTED]	
Due 6/1/2020	\$5,992.45
Total Amount Due *	\$295,681.34
\$15.00 late fee will be charged on or after 6/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

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Account Information - Statement Date 4/8/2020	
Account Number	
Payment Due Date	5/1/2020
Total Amount Due	\$289,479.55
\$15.00 late fee may be charged on or after 5/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 3/5/2020	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****

You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of April 8, 2020, you are 1102 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your *Recent Account History*:

- * Payment due 11/01/2019
- * Payment due 12/01/2019
- * Payment due 01/01/2020
- * Payment due 02/01/2020
- * Payment due 03/01/2020
- * Payment due 04/01/2020
- * Current Payment due 05/01/2020: \$6,201.79
- * **Total \$289,479.55 due. You must pay this amount to bring your loan current.**

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Other Balances	
Description	Balance
Attorney Fee	\$500.00
Foreclosure Expense	\$110.70
Late Fees	\$419.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 4/1/2020	\$167,580.28	\$52,544.06	\$0.00	\$0.00	\$220,124.34
5/1/2020	\$5,230.91	\$970.88	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$232,318.58
Total Fees and Charges					\$57,160.97
Total Amount Due					\$289,479.55

Customer Service: (800) 603-0836

Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages

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Transaction Activity (3/5/2020 to 4/8/2020)				
Date	Description	Charges	Escrow	Payments
3/12/2020	Late Charge Assessment	\$15.00		

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Amount due for Loan	
Due 5/1/2020	\$5,992.45
Total Amount Due *	\$289,479.55
\$15.00 late fee will be charged on or after 5/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
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DONAL MCDONAGH
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Account Information - Statement Date 3/4/2020	
Account Number	[REDACTED]
Payment Due Date	4/1/2020
Total Amount Due	\$283,262.76
\$15.00 late fee may be charged on or after 4/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 2/6/2020	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****

You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of March 4, 2020, you are 1067 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

* Payment due 10/01/2019
* Payment due 11/01/2019
* Payment due 12/01/2019
* Payment due 01/01/2020
* Payment due 02/01/2020
* Payment due 03/01/2020
* Current Payment due 04/01/2020: \$6,201.79
* Total **\$283,262.76** due. You must pay this amount to bring your loan current.

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 3/1/2020	\$162,372.16	\$51,550.39	\$0.00	\$0.00	\$213,922.55
4/1/2020	\$5,208.12	\$993.67	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$226,116.79
Total Fees and Charges					\$57,145.97
Total Amount Due					\$283,262.76

Customer Service: (800) 603-0836

Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages

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Other Balances	
Description	Balance
Attorney Fee	\$500.00
Foreclosure Expense	\$110.70
Late Fees	\$404.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (2/6/2020 to 3/4/2020)				
Date	Description	Charges	Escrow	Payments
2/12/2020	Late Charge Assessment	\$15.00		
2/18/2020	Foreclosure Expense Assessment	\$110.70		
2/18/2020	Legal Fee Assessment	\$500.00		



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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan [REDACTED]	
Due 4/1/2020	\$5,992.45
Total Amount Due *	\$283,262.76
\$15.00 late fee will be charged on or after 4/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
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Account Information - Statement Date 2/5/2020	
Account Number	
Payment Due Date	3/1/2020
Total Amount Due	\$276,435.27
\$15.00 late fee may be charged on or after 3/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 1/9/2020	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****

You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of February 5, 2020, you are 1039 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

* Payment due 09/01/2019
 * Payment due 10/01/2019
 * Payment due 11/01/2019
 * Payment due 12/01/2019
 * Payment due 01/01/2020
 * Payment due 02/01/2020
 * Current Payment due 03/01/2020: \$6,201.79
 * **Total \$276,435.27 due. You must pay this amount to bring your loan current.**

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Housing Counselor Information If you would like counseling or assistance, you can contact the following:

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Other Balances	
Description	Balance
Late Fees	\$389.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 2/1/2020	\$157,186.72	\$50,534.04	\$0.00	\$0.00	\$207,720.76
3/1/2020	\$5,185.44	\$1,016.35	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$219,915.00
Total Fees and Charges					\$56,520.27
Total Amount Due					\$276,435.27

Customer Service: (800) 603-0836

Website: borrower.snsr.com * Email: customserv@snsr.com

Important Messages

Reinstatement figures are subject to change.
 We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

Transaction Activity (1/9/2020 to 2/5/2020)				
Date	Description	Charges	Escrow	Payments
1/14/2020	Late Charge Assessment	\$15.00		

SN SERVICING CORPORATION
 Customer Service (800) 603-0836

DONAL MCDONAGH
 2416 SANDERS RIDGE LN
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 SN Servicing Corporation
 SCIG Series III Trust
 PO BOX 660820
 DALLAS, TX 75266-0820

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Payment Coupon

Please return with your check payable to: **SN Servicing Corporation**

Amount due for Loan	
Due 3/1/2020	\$5,992.45
Total Amount Due *	\$276,435.27
\$15.00 late fee will be charged on or after 3/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

SN SERVICING CORPORATION
 323 5TH STREET
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DONAL MCDONAGH
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PAPERLESS

Account Information - Statement Date: 1/8/2020

Account Number	
Payment Due Date	2/1/2020
Total Amount Due	\$270,218.48
\$15.00 late fee may be charged on or after 2/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown

	Paid Since 12/5/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of January 8, 2020, you are 1011 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

- * Payment due 08/01/2019
- * Payment due 09/01/2019
- * Payment due 10/01/2019
- * Payment due 11/01/2019
- * Payment due 12/01/2019
- * Payment due 01/01/2020
- * Current Payment due 02/01/2020: \$6,201.79
- * **Total: \$270,218.48 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 1/1/2020	\$152,023.87	\$49,495.10	\$0.00	\$0.00	\$201,518.97
2/1/2020	\$5,162.85	\$1,038.94	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$213,713.21
Total Fees and Charges					\$56,505.27
Total Amount Due					\$270,218.48

Customer Service: (800) 603-0836
 Website: borrower.snscc.com * Email: customserv@snscc.com

Important Messages
 Payment Due Date now shows the date your next payment is due. Reinstatement figures are subject to change.
 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

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Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances

Description	Balance
Late Fees	\$374.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (12/5/2019 to 1/8/2020)

Date	Description	Charges	Escrow	Payments
12/12/2019	Late Charge Assessment	\$15.00		

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 DALLAS, TX 75266-0820

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 2/1/2020	\$5,992.45
Total Amount Due *	\$270,218.48
\$15.00 late fee will be charged on or after 2/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
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SN SERVICING CORPORATION
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PAPERLESS

Account Information - Statement Date: 12/4/2019	
Account Number	
Payment Due Date	1/1/2020
Total Amount Due	\$264,001.69
\$15.00 late fee may be charged on or after 1/12/2020	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 11/7/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of December 4, 2019, you are 976 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

- * Payment due 07/01/2019
- * Payment due 08/01/2019
- * Payment due 09/01/2019
- * Payment due 10/01/2019
- * Payment due 11/01/2019
- * Payment due 12/01/2019
- * Current Payment due 01/01/2020: \$6,201.79
- * **Total: \$264,001.69 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 12/1/2019	\$146,883.51	\$48,433.67	\$0.00	\$0.00	\$195,317.18
1/1/2020	\$5,140.36	\$1,061.43	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$207,511.42
Total Fees and Charges					\$56,490.27
Total Amount Due					\$264,001.69

Customer Service: (800) 603-0836
 Website: borrower.snscc.com * Email: customserv@snscc.com

Important Messages
 Payment Due Date now shows the date your next payment is due. Reinstatement figures are subject to change.
 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

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Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$359.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (11/7/2019 to 12/4/2019)				
Date	Description	Charges	Escrow	Payments
11/12/2019	Late Charge Assessment	\$15.00		

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 1/1/2020	\$5,992.45
Total Amount Due *	\$264,001.69
\$15.00 late fee will be charged on or after 1/12/2020	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

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PAPERLESS

Account Information - Statement Date: 11/6/2019	
Account Number	
Payment Due Date	12/1/2019
Total Amount Due	\$257,784.90
\$15.00 late fee may be charged on or after 12/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 10/3/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of November 6, 2019, you are 948 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

- * Payment due 06/01/2019
- * Payment due 07/01/2019
- * Payment due 08/01/2019
- * Payment due 09/01/2019
- * Payment due 10/01/2019
- * Payment due 11/01/2019
- * Current Payment due 12/01/2019: \$6,201.79
- * **Total: \$257,784.90 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 11/1/2019	\$141,765.54	\$47,349.85	\$0.00	\$0.00	\$189,115.39
12/1/2019	\$5,117.97	\$1,083.82	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$201,309.63
Total Fees and Charges					\$56,475.27
Total Amount Due					\$257,784.90

Customer Service: (800) 603-0836
 Website: borrower.snscc.com * Email: customserv@snscc.com

Important Messages
 Payment Due Date now shows the date your next payment is due. Reinstatement figures are subject to change.
 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$344.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (10/3/2019 to 11/6/2019)				
Date	Description	Charges	Escrow	Payments
10/12/2019	Late Charge Assessment	\$15.00		

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Amount due for Loan	
Due 12/1/2019	\$5,992.45
Total Amount Due *	\$257,784.90
\$15.00 late fee will be charged on or after 12/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

SN SERVICING CORPORATION
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PAPERLESS

Account Information - Statement Date: 10/2/2019	
Account Number	
Payment Due Date	11/1/2019
Total Amount Due	\$251,568.11
\$15.00 late fee may be charged on or after 11/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 9/5/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****

You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of October 2, 2019, you are 913 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History:**

* Payment due 05/01/2019
 * Payment due 06/01/2019
 * Payment due 07/01/2019
 * Payment due 08/01/2019
 * Payment due 09/01/2019
 * Payment due 10/01/2019
 * Current Payment due 11/01/2019: \$6,201.79
 * **Total: \$251,568.11 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 10/1/2019	\$136,669.86	\$46,243.74	\$0.00	\$0.00	\$182,913.60
11/1/2019	\$5,095.68	\$1,106.11	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$195,107.84
Total Fees and Charges					\$56,460.27
Total Amount Due					\$251,568.11

Customer Service: (800) 603-0836
 Website: borrower.snscc.com * Email: customserv@snscc.com

Important Messages

Payment Due Date now shows the date your next payment is due. Reinstatement figures are subject to change.
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Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

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Other Balances	
Description	Balance
Late Fees	\$329.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (9/5/2019 to 10/2/2019)			
Date	Description	Charges	Payments
9/12/2019	Late Charge Assessment	\$15.00	

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 11/1/2019	\$5,992.45
Total Amount Due *	\$251,568.11
\$15.00 late fee will be charged on or after 11/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

SN SERVICING CORPORATION
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PAPERLESS

Account Information - Statement Date: 9/4/2019	
Account Number	
Payment Due Date	10/1/2019
Total Amount Due	\$245,351.32
\$15.00 late fee may be charged on or after 10/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 8/8/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****

You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of September 4, 2019, you are 885 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History:**

- * Payment due 04/01/2019
- * Payment due 05/01/2019
- * Payment due 06/01/2019
- * Payment due 07/01/2019
- * Payment due 08/01/2019
- * Payment due 09/01/2019
- * Current Payment due 10/01/2019: \$6,201.79
- * **Total: \$245,351.32 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 9/1/2019	\$131,596.38	\$45,115.43	\$0.00	\$0.00	\$176,711.81
10/1/2019	\$5,073.48	\$1,128.31	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$188,906.05
Total Fees and Charges					\$56,445.27
Total Amount Due					\$245,351.32

Customer Service: (800) 603-0836
 Website: borrower.snscc.com * Email: customserv@snscc.com

Important Messages

Payment Due Date now shows the date your next payment is due. Reinstatement figures are subject to change.
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Other Balances	
Description	Balance
Late Fees	\$314.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (8/8/2019 to 9/4/2019)			
Date	Description	Charges	Payments
8/12/2019	Late Charge Assessment	\$15.00	

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 10/1/2019	\$5,992.45
Total Amount Due *	\$245,351.32
\$15.00 late fee will be charged on or after 10/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
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DONAL MCDONAGH
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PAPERLESS

Account Information - Statement Date: 8/7/2019

Account Number	
Payment Due Date	9/1/2019
Total Amount Due	\$239,134.53
\$15.00 late fee may be charged on or after 9/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown

	Paid Since 7/4/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of August 7, 2019, you are 857 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

- * Payment due 03/01/2019
- * Payment due 04/01/2019
- * Payment due 05/01/2019
- * Payment due 06/01/2019
- * Payment due 07/01/2019
- * Payment due 08/01/2019
- * Current Payment due 09/01/2019: \$6,201.79
- * **Total: \$239,134.53 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 8/1/2019	\$126,545.00	\$43,965.02	\$0.00	\$0.00	\$170,510.02
9/1/2019	\$5,051.38	\$1,150.41	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$182,704.26
Total Fees and Charges					\$56,430.27
Total Amount Due					\$239,134.53

Customer Service: (800) 603-0836
Website: borrower.snscc.com * Email: customserv@snscc.com

Important Messages
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Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances

Description	Balance
Late Fees	\$299.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (7/4/2019 to 8/7/2019)

Date	Description	Charges	Payments
7/12/2019	Late Charge Assessment	\$15.00	



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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 9/1/2019	\$5,992.45
Total Amount Due *	\$239,134.53
\$15.00 late fee will be charged on or after 9/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
Please call (800) 603-0836 to update these figures prior to remitting funds.

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 EUREKA CA 95501

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 GERMANTOWN, TN 38138

PAPERLESS

Account Information - Statement Date: 7/3/2019

Account Number	
Payment Due Date	8/1/2019
Total Amount Due	\$232,917.74
\$15.00 late fee may be charged on or after 8/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 6/6/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of July 3, 2019, you are 822 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

- * Payment due 02/01/2019
- * Payment due 03/01/2019
- * Payment due 04/01/2019
- * Payment due 05/01/2019
- * Payment due 06/01/2019
- * Payment due 07/01/2019
- * Current Payment due 08/01/2019: \$6,201.79
- * **Total: \$232,917.74 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 7/1/2019	\$121,515.62	\$42,792.61	\$0.00	\$0.00	\$164,308.23
8/1/2019	\$5,029.38	\$1,172.41	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$176,502.47
Total Fees and Charges					\$56,415.27
Total Amount Due					\$232,917.74

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages
 Payment Due Date now shows the date your next payment is due. Reinstatement figures are subject to change.
 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$284.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (6/6/2019 to 7/3/2019)			
Date	Description	Charges	Payments
6/12/2019	Late Charge Assessment	\$15.00	

SN SERVICING CORPORATION
 Customer Service: (800) 603-0836

DONAL MCDONAGH
 2416 SANDERS RIDGE LN
 GERMANTOWN, TN 38138

SN Servicing Corporation
 SCIG Series III Trust
 PO BOX 660820
 DALLAS, TX 75266-0820

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 8/1/2019	\$5,992.45
Total Amount Due *	\$232,917.74
\$15.00 late fee will be charged on or after 8/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

SN SERVICING CORPORATION
 323 5TH STREET
 EUREKA CA 95501

DONAL MCDONAGH
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 GERMANTOWN, TN 38138

PAPERLESS

Account Information - Statement Date: 6/5/2019	
Account Number	
Payment Due Date	7/1/2019
Total Amount Due	\$226,700.95
\$15.00 late fee may be charged on or after 7/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 5/9/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of June 5, 2019, you are 794 days delinquent on your mortgage loan and your most delinquent payment was due on 4/1/2017. This is your **Recent Account History**:

- * Payment due 01/01/2019
- * Payment due 02/01/2019
- * Payment due 03/01/2019
- * Payment due 04/01/2019
- * Payment due 05/01/2019
- * Payment due 06/01/2019
- * Current Payment due 07/01/2019: \$6,201.79
- * **Total: \$226,700.95 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 6/1/2019	\$116,508.15	\$41,598.29	\$0.00	\$0.00	\$158,106.44
7/1/2019	\$5,007.47	\$1,194.32	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$170,300.68
Total Fees and Charges					\$56,400.27
Total Amount Due					\$226,700.95

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages
 Payment Due Date now shows the date your next payment is due. Reinstatement figures are subject to change.
 We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$269.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (5/9/2019 to 6/5/2019)			
Date	Description	Charges	Payments
5/12/2019	Late Charge Assessment	\$15.00	

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Amount due for Loan	
Due 7/1/2019	\$5,992.45
Total Amount Due *	\$226,700.95
\$15.00 late fee will be charged on or after 7/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

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PAPERLESS

Account Information - Statement Date: 5/8/2019

Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$220,484.16
\$15.00 late fee may be charged on or after 6/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown

	Paid Since 4/4/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of May 8, 2019, you are 766 days delinquent on your mortgage loan. This is your **Recent Account History**:

- * Payment due 12/01/2018
- * Payment due 01/01/2019
- * Payment due 02/01/2019
- * Payment due 03/01/2019
- * Payment due 04/01/2019
- * Payment due 05/01/2019
- * Current Payment due 06/01/2019: \$6,201.79
- * **Total: \$220,484.16 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 5/1/2019	\$111,522.49	\$40,382.16	\$0.00	\$0.00	\$151,904.65
6/1/2019	\$4,985.66	\$1,216.13	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$164,098.89
Total Fees and Charges					\$56,385.27
Total Amount Due					\$220,484.16

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages
 Statement includes transactions through 05-08-2019. Reinstatement figures are subject to change. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances

Description	Balance
Late Fees	\$254.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (4/4/2019 to 5/8/2019)

Date	Description	Charges	Payments
4/12/2019	Late Charge Assessment	\$15.00	

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Please return with your check payable to: SN Servicing Corporation

Amount due for Loan 0000281460

Due 4/1/2017	\$5,992.45
Total Amount Due *	\$220,484.16
\$15.00 late fee will be charged on or after 6/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

660820 0000281460 0016435374 2

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PAPERLESS

Account Information - Statement Date: 4/3/2019	
Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$214,267.37
\$15.00 late fee may be charged on or after 5/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 3/7/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of April 3, 2019, you are 731 days delinquent on your mortgage loan. This is your **Recent Account History**:

- * Payment due 11/01/2018
- * Payment due 12/01/2018
- * Payment due 01/01/2019
- * Payment due 02/01/2019
- * Payment due 03/01/2019
- * Payment due 04/01/2019
- * Current Payment due 05/01/2019: \$6,201.79

*** Total: \$214,267.37 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 4/1/2019	\$106,558.55	\$39,144.31	\$0.00	\$0.00	\$145,702.86
5/1/2019	\$4,963.94	\$1,237.85	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$157,897.10
Total Fees and Charges					\$56,370.27
Total Amount Due					\$214,267.37

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages
 Statement includes transactions through 04-03-2019. Reinstatement figures are subject to change. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$239.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (3/7/2019 to 4/3/2019)			
Date	Description	Charges	Payments
3/12/2019	Late Charge Assessment	\$15.00	

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 4/1/2017	\$5,992.45
Total Amount Due *	\$214,267.37
\$15.00 late fee will be charged on or after 5/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

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PAPERLESS

Account Information - Statement Date 3/6/2019	
Account Number	[REDACTED]
Payment Due Date	4/1/2017
Total Amount Due	\$208,050.58
\$15.00 late fee may be charged on or after 4/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 2/7/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of March 6, 2019, you are 703 days delinquent on your mortgage loan. This is your *Recent Account History*:
 * Payment due 10/01/2018
 * Payment due 11/01/2018
 * Payment due 12/01/2018
 * Payment due 01/01/2019
 * Payment due 02/01/2019
 * Payment due 03/01/2019
 * Current Payment due 04/01/2019: \$6,201.79
 * Total **\$208,050.58 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 3/1/2019	\$101,616.23	\$37,884.84	\$0.00	\$0.00	\$139,501.07
4/1/2019	\$4,942.32	\$1,259.47	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$151,695.31
Total Fees and Charges					\$56,355.27
Total Amount Due					\$208,050.58

Customer Service: (800) 603-0836
 Website: borrower.sncs.com * Email: customserv@sncs.com

Important Messages
 Statement includes transactions through 03-06-2019. Reinstatement figures are subject to change. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$224.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (2/7/2019 to 3/6/2019)			
Date	Description	Charges	Payments
2/12/2019	Late Charge Assessment	\$15.00	

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 DALLAS, TX 75266-0820

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Payment Coupon

Please return with your check payable to: **SN Servicing Corporation**

Amount due for Loan [REDACTED]	
Due 4/1/2017	\$5,992.45
Total Amount Due *	\$208,050.58
\$15.00 late fee will be charged on or after 4/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

SN SERVICING CORPORATION
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PAPERLESS

Account Information - Statement Date 2/6/2019	
Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$201,833.79
\$15.00 late fee may be charged on or after 3/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 1/3/2019	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of February 6, 2019, you are 675 days delinquent on your mortgage loan. This is your *Recent Account History*:
 * Payment due 09/01/2018
 * Payment due 10/01/2018
 * Payment due 11/01/2018
 * Payment due 12/01/2018
 * Payment due 01/01/2019
 * Payment due 02/01/2019
 * Current Payment due 03/01/2019: \$6,201.79
 * Total **\$201,833.79 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 2/1/2019	\$96,695.44	\$36,603.84	\$0.00	\$0.00	\$133,299.28
3/1/2019	\$4,920.79	\$1,281.00	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$145,493.52
Total Fees and Charges					\$56,340.27
Total Amount Due					\$201,833.79

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages
 Statement includes transactions through 02-06-2019. Reinstatement figures are subject to change. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$209.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (1/3/2019 to 2/6/2019)			
Date	Description	Charges	Payments
1/12/2019	Late Charge Assessment	\$15.00	

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 DALLAS, TX 75266-0820

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 4/1/2017	\$5,992.45
Total Amount Due *	\$201,833.79
\$15.00 late fee will be charged on or after 3/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

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PAPERLESS

Account Information - Statement Date 1/2/2019	
Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$195,617.00
\$15.00 late fee may be charged on or after 2/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 12/6/2018	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

**** Delinquency Notice ****

You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of January 2, 2019, you are 640 days delinquent on your mortgage loan. This is your *Recent Account History*:

- * Payment due 08/01/2018
- * Payment due 09/01/2018
- * Payment due 10/01/2018
- * Payment due 11/01/2018
- * Payment due 12/01/2018
- * Payment due 01/01/2019
- * Current Payment due 02/01/2019: \$6,201.79
- * Total **\$195,617.00 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 1/1/2019	\$91,796.09	\$35,301.40	\$0.00	\$0.00	\$127,097.49
2/1/2019	\$4,899.35	\$1,302.44	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$139,291.73
Total Fees and Charges					\$56,325.27
Total Amount Due					\$195,617.00

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages

Statement includes transactions through 01-02-2019. Reinstatement figures are subject to change. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$194.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (12/6/2018 to 1/2/2019)			
Date	Description	Charges	Payments
12/12/2018	Late Charge Assessment	\$15.00	

SN SERVICING CORPORATION
 Customer Service (800) 603-0836

DONAL MCDONAGH
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 PO BOX 660820
 DALLAS, TX 75266-0820

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Payment Coupon

Please return with your check payable to: **SN Servicing Corporation**

Amount due for Loan	
Due 4/1/2017	\$5,992.45
Total Amount Due *	\$195,617.00
\$15.00 late fee will be charged on or after 2/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

SN SERVICING CORPORATION
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DONAL MCDONAGH
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PAPERLESS

Account Information - Statement Date 12/5/2018	
Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$189,400.21
\$15.00 late fee may be charged on or after 1/12/2019	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 11/8/2018	Paid Year to Date
Principal	\$0.00	\$7,989.72
Interest	\$0.00	\$3,995.18
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$152.74	\$4,608.46
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$152.74	\$16,593.36

**** Delinquency Notice ****
 You are late on your mortgage payments. Your account has been referred to an attorney to initiate a foreclosure action. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of December 5, 2018, you are 612 days delinquent on your mortgage loan. This is your *Recent Account History*:
 * Payment due 07/01/2018
 * Payment due 08/01/2018
 * Payment due 09/01/2018
 * Payment due 10/01/2018
 * Payment due 11/01/2018
 * Payment due 12/01/2018
 * Current Payment due 01/01/2019: \$6,201.79
 * Total **\$189,400.21** due. You must pay this amount to bring your loan current.

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 12/1/2018	\$86,918.08	\$33,977.62	\$0.00	\$0.00	\$120,895.70
1/1/2019	\$4,878.01	\$1,323.78	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$133,089.94
Total Fees and Charges					\$56,310.27
Total Amount Due					\$189,400.21

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Important Messages
 Statement includes transactions through 12-05-2018. Reinstatement figures are subject to change. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$179.85
Prior Serv Corp Adv	\$19,906.05
Prior Serv Esc Adv	\$36,224.37

Transaction Activity (11/8/2018 to 12/5/2018)			
Date	Description	Charges	Payments
11/12/2018	Late Charge Assessment	\$15.00	
11/16/2018	Prepetition Unapplied Payment Reversal		-\$152.74
11/16/2018	Prior Serv Corp Adv Payment		\$152.74
11/27/2018	Prior Serv Corp Adv Waiver	-\$20,112.18	
11/27/2018	Prior Serv Esc Adv Assessment	\$20,112.18	

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Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 4/1/2017	\$5,992.45
Total Amount Due *	\$189,400.21
\$15.00 late fee will be charged on or after 1/12/2019	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Figures are subject to change.
 Please call (800) 603-0836 to update these figures prior to remitting funds.

SN SERVICING CORPORATION
 323 5TH STREET
 EUREKA CA 95501

DONAL MCDONAGH
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PAPERLESS

Account Information - Statement Date 11/7/2018	
Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$183,336.16
\$15.00 late fee may be charged on or after 12/12/2018	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 10/4/2018	Paid Year to Date
Principal	\$0.00	\$7,989.72
Interest	\$0.00	\$3,995.18
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$4,455.72
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$16,440.62

**** Delinquency Notice ****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of November 7, 2018, you are 584 days delinquent on your mortgage loan. This is your *Recent Account History*:

* Payment due 06/01/2018

* Payment due 07/01/2018

* Payment due 08/01/2018

* Payment due 09/01/2018

* Payment due 10/01/2018

* Payment due 11/01/2018

* Current Payment due 12/01/2018: \$6,201.79

* **Total \$183,336.16 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 11/1/2018	\$82,061.32	\$32,632.59	\$0.00	\$0.00	\$114,693.91
12/1/2018	\$4,856.76	\$1,345.03	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$126,888.15
Total Fees and Charges					\$56,448.01
Total Amount Due					\$183,336.16

Customer Service: (800) 603-0836

Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages

Statement includes transactions through 11-07-2018.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$164.85
Prior Serv Corp Adv	\$40,170.97
Prior Serv Esc Adv	\$16,112.19
Unapplied	\$152.74

Transaction Activity (10/4/2018 to 11/7/2018)			
Date	Description	Charges	Payments
10/12/2018	Late Charge Assessment	\$15.00	

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Please return with your check payable to: **SN Servicing Corporation**

Amount due for Loan	
Due 4/1/2017	\$5,992.45
Total Payments Due *	\$126,888.15
\$15.00 late fee will be charged on or after 12/12/2018	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Does not include other fees, charges and balances.

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PAPERLESS

Account Information - Statement Date 10/3/2018	
Account Number	[REDACTED]
Payment Due Date	4/1/2017
Total Amount Due	\$177,119.37
\$15.00 late fee will be charged on or after 11/12/2018	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 9/6/2018	Paid Year to Date
Principal	\$0.00	\$7,989.72
Interest	\$0.00	\$3,995.18
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$4,455.72
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$16,440.62

**** Delinquency Notice ****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of October 3, 2018, you are 549 days delinquent on your mortgage loan. This is your *Recent Account History*:

* Payment due 05/01/2018
 * Payment due 06/01/2018
 * Payment due 07/01/2018
 * Payment due 08/01/2018
 * Payment due 09/01/2018
 * Payment due 10/01/2018
 * Current Payment due 11/01/2018: \$6,201.79
 * Total **\$177,119.37** due. You must pay this amount to bring your loan current.

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 10/1/2018	\$77,225.71	\$31,266.41	\$0.00	\$0.00	\$108,492.12
11/1/2018	\$4,835.61	\$1,366.18	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$120,686.36
Total Fees and Charges					\$56,433.01
Total Amount Due					\$177,119.37

Customer Service: (800) 603-0836
 Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages

Statement includes transactions through 10-03-2018.
 We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Other Balances	
Description	Balance
Late Fees	\$149.85
Prior Serv Corp Adv	\$40,170.97
Prior Serv Esc Adv	\$16,112.19
Unapplied	\$152.74

Transaction Activity (9/6/2018 to 10/3/2018)			
Date	Description	Charges	Payments
9/12/2018	Late Charge Assessment	\$15.00	

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Please return with your check payable to: SN Servicing Corporation

Amount due for Loan [REDACTED]	
Due 4/1/2017	\$5,992.45
Total Payments Due *	\$120,686.36
\$15.00 late fee will be charged on or after 11/12/2018	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Does not include other fees, charges and balances.

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PAPERLESS

Account Information - Statement Date 9/5/2018	
Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$170,902.58
\$15.00 late fee will be charged on or after 10/12/2018	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 8/9/2018	Paid Year to Date
Principal	\$0.00	\$7,989.72
Interest	\$0.00	\$3,995.18
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$4,455.72	\$4,455.72
Partial Payment (Unapplied)	-\$4,455.72	\$0.00
Total	\$0.00	\$16,440.62

**** Delinquency Notice ****
 You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of September 5, 2018, you are 521 days delinquent on your mortgage loan. This is your *Recent Account History*:
 * Payment due 04/01/2018
 * Payment due 05/01/2018
 * Payment due 06/01/2018
 * Payment due 07/01/2018
 * Payment due 08/01/2018
 * Payment due 09/01/2018
 * Current Payment due 10/01/2018: \$6,201.79
 * Total **\$170,902.58** due. You must pay this amount to bring your loan current.

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 9/1/2018	\$72,411.16	\$29,879.17	\$0.00	\$0.00	\$102,290.33
10/1/2018	\$4,814.55	\$1,387.24	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$114,484.57
Total Fees and Charges					\$56,418.01
Total Amount Due					\$170,902.58

Customer Service: (800) 603-0836
 Website: borrower.sncs.com * Email: customserv@sncs.com

Important Messages
 Statement includes transactions through 09-05-2018.
 We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Partial Payments Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Other Balances		Transaction Activity (8/9/2018 to 9/5/2018)			
Description	Balance	Date	Description	Charges	Payments
Late Fees	\$134.85	8/12/2018	Late Charge Assessment	\$15.00	
Prior Serv Corp Adv	\$40,170.97	8/16/2018	Prior Serv Esc Adv Payment		\$4,608.46
Prior Serv Esc Adv	\$16,112.19	8/16/2018	Unapplied Payment Reversal		-\$4,455.72
Unapplied	\$152.74	8/16/2018	Prior Serv Esc Adv Payment Reversal		-\$152.74

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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan		
Due 4/1/2017		\$5,992.45
Total Payments Due *		\$114,484.57
\$15.00 late fee will be charged on or after 10/12/2018		
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Does not include other fees, charges and balances.

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DONAL MCDONAGH
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PAPERLESS

Account Information - Statement Date 8/8/2018	
Account Number	
Payment Due Date	4/1/2017
Total Amount Due	\$169,141.51
\$15.00 late fee will be charged on or after 9/12/2018	
Outstanding Principal	\$393,520.58
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 7/5/2018	Paid Year to Date
Principal	\$4,004.82	\$7,989.72
Interest	\$1,987.63	\$3,995.18
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	-\$0.45	\$4,455.72
Total	\$5,992.00	\$16,440.62

**** Delinquency Notice ****
 You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of August 8, 2018, you are 493 days delinquent on your mortgage loan. This is your *Recent Account History*:
 * Payment due 03/01/2018
 * Payment due 04/01/2018
 * Payment due 05/01/2018
 * Payment due 06/01/2018
 * Payment due 07/01/2018
 * Payment due 08/01/2018
 * Current Payment due 09/01/2018: \$6,201.79
 * **Total \$169,141.51 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due					
Due Date	Principal	Interest	Escrow	Other Funds	Total
4/1/2017	\$4,024.85	\$1,967.60	\$0.00	\$0.00	\$5,992.45
5/1/2017 - 8/1/2018	\$67,617.59	\$28,470.95	\$0.00	\$0.00	\$96,088.54
9/1/2018	\$4,793.57	\$1,408.22	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$108,282.78
Total Fees and Charges					\$60,858.73
Total Amount Due					\$169,141.51

Customer Service: (800) 603-0836
 Website: borrower.sncs.com * Email: customserv@sncs.com

Important Messages
 Statement includes transactions through 08-08-2018.
 We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Partial Payments Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Other Balances		Transaction Activity (7/5/2018 to 8/8/2018)			
Description	Balance	Date	Description	Charges	Payments
Late Fees	\$119.85	7/23/2018	Unapplied Payment		\$5,992.00
Prior Serv Corp Adv	\$40,170.97	7/23/2018	Unapplied Payment Reversal		-\$5,992.45
Prior Serv Esc Adv	\$20,567.91	7/23/2018	Payment		\$5,992.45
Unapplied	\$4,608.46	7/28/2018	Late Charge Assessment	\$119.85	

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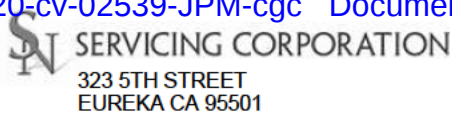
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Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 4/1/2017	\$5,992.45
Total Payments Due *	\$108,282.78
\$15.00 late fee will be charged on or after 9/12/2018	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Does not include other fees, charges and balances.



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2416 SANDERS RIDGE
GERMANTOWN, TN 38138

Account Information - Statement Date 7/4/2018	
Account Number	
Payment Due Date	3/1/2017
Total Amount Due	\$168,812.32
\$0.00 late fee will be charged on or after 8/1/2018	
Outstanding Principal	\$397,525.40
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 6/7/2018	Paid Year to Date
Principal	\$0.00	\$3,984.90
Interest	\$0.00	\$2,007.55
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$490.85	\$4,456.17
Total	\$490.85	\$10,448.62

**** Delinquency Notice ****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure -- the loss of your home. As of July 4, 2018, you are 489 days delinquent on your mortgage loan. This is your **Recent Account History**:

* Payment due 02/01/2018
* Payment due 03/01/2018
* Payment due 04/01/2018
* Payment due 05/01/2018
* Payment due 06/01/2018
* Payment due 07/01/2018
* Current Payment due 08/01/2018: \$6,201.79
* **Total \$168,812.32 due. You must pay this amount to bring your loan current.**

Explanation of Amount Due

Due Date	Principal	Interest	Escrow	Other Funds	Total
3/1/2017	\$4,004.82	\$1,987.63	\$0.00	\$0.00	\$5,992.45
4/1/2017 - 7/1/2018	\$66,869.75	\$29,009.45	\$0.00	\$0.00	\$95,879.20
8/1/2018	\$4,772.69	\$1,429.10	\$0.00	\$0.00	\$6,201.79
Total Payments Due					\$108,073.44
Total Fees and Charges					\$60,738.88
Total Amount Due					\$168,812.32

Customer Service: (800) 603-0836

Website: borrower.snsr.com * Email: customserv@snsr.com

Important Messages

Statement includes transactions through 07-04-2018.
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect such a debt as your personal liability, but is instead a step in the enforcement of a mortgage lien against your property.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Partial Payments Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Other Balances	
Description	Balance
Prior Serv Corp Adv	\$40,170.97
Prior Serv Esc Adv	\$20,567.91
Unapplied	\$4,608.91

Transaction Activity (6/7/2018 to 7/4/2018)				
Date	Description	Charges	Payments	
6/11/2018	Unapplied Payment		\$258.37	
6/27/2018	Unapplied Payment		\$232.48	



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PO BOX 660820
DALLAS, TX 75266-0820

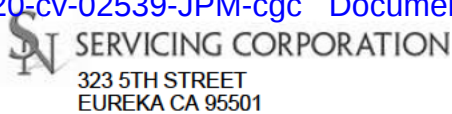
Detach at Perforation

Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Amount due for Loan	
Due 3/1/2017	\$5,992.45
Total Payments Due *	\$108,073.44
\$0.00 late fee will be charged on or after 8/1/2018	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Does not include other fees, charges and balances.



DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN, TN 38138

MAILING BLOCK: PLEASE CONTACT SERVICER

Account Information - Statement Date 6/6/2018	
Account Number	
Post-Petition Payment Due Date	3/1/2017
Post-Petition Total Amount Due	\$162,610.53
\$0.00 late fee will be charged on or after 7/1/2018	
Outstanding Principal	\$397,525.40
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2023)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 5/3/2018	Paid Year to Date
Principal	\$0.00	\$3,984.90
Interest	\$0.00	\$2,007.55
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$3,965.32
Total	\$0.00	\$9,957.77

Bankruptcy Message	Explanation of Amount Due (Post-Petition Payment)					
Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.	Due Date	Principal	Interest	Escrow	Other Funds	Total
	3/1/2017	\$ 4 004.82	\$ 1 987 63	\$0.00	\$0.00	\$5 992.45
	4/1/2017 - 6/1/2018	\$62,532.24	\$27,354 51	\$0.00	\$0.00	\$89,886.75
	7/1/2018	\$4 337.51	\$ 1 654 94	\$0.00	\$0.00	\$5 992.45
If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.	Total Payments Due					\$101,871.65
	Total Fees and Charges					\$60 738.88
	Total Amount Due					\$162 610.53
If you want to stop receiving statements, write to us.	The Payment Amount does not include any amount that was past due before you filed for bankruptcy.					

Customer Service: (800) 603-0836
Website: borrower.snsc.com * Email: customserv@snsc.com

Important Messages
Statement includes transactions through 06-06-2018.
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.
We have not received all of your mortgage payments due since you filed for bankruptcy.
This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

Housing Counselor Information If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)		
Paid on or after 5/3/2018	\$0.00	Amounts have not been Finalized
Total Paid During Bankruptcy	\$152.74	
Current Balance	(\$152.74)	
Other Balances		Transaction Activity (5/3/2018 to 6/6/2018)
Description	Balance	Date Description Charges Payments
Prior Serv Corp Adv	\$40,170.97	No Transactional Detail
Prior Serv Esc Adv	\$20,567.91	
Unapplied	\$4,118.06	



DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN, TN 38138

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

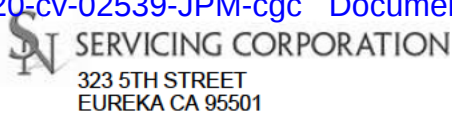
SN Servicing Corporation
SCIG Series III Trust
PO BOX 660820
DALLAS, TX 75266-0820

Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Post-Petition Amount due for Loan	
Due 3/1/2017	\$5,992.45
Total Payments Due *	\$101,871.65
\$0.00 late fee will be charged on or after 7/1/2018	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Does not include other fees, charges and balances.



DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN, TN 38138

MAILING BLOCK: PLEASE CONTACT SERVICER

Account Information - Statement Date 5/2/2018	
Account Number	
Post-Petition Payment Due Date	3/1/2017
Post-Petition Total Amount Due	\$156,618.08
\$0.00 late fee will be charged on or after 6/1/2018	
Outstanding Principal	\$397,525.40
This is not the amount to pay off your loan	
Interest Rate (Until 7/1/2018)	6%
Prepayment Penalty	No
Escrow Balance	\$0.00

Past Payment Breakdown		
	Paid Since 4/2/2018	Paid Year to Date
Principal	\$3,984.90	\$3,984.90
Interest	\$2,007.55	\$2,007.55
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$3,965.32	\$3,965.32
Total	\$9,957.77	\$9,957.77

Bankruptcy Message	Explanation of Amount Due (Post-Petition Payment)					
Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.	Due Date	Principal	Interest	Escrow	Other Funds	Total
	3/1/2017	\$ 4 004.82	\$ 1 987 63	\$0.00	\$0.00	\$5 992.45
	4/1/2017 - 5/1/2018	\$58,216.31	\$25,677 99	\$0.00	\$0.00	\$83,894 30
	6/1/2018	\$4 315.93	\$ 1 676 52	\$0.00	\$0.00	\$5 992.45
	Total Payments Due					\$95,879 20
If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.	Total Fees and Charges					\$60 738.88
	Total Amount Due					\$156 618.08
If you want to stop receiving statements, write to us.	The Payment Amount does not include any amount that was past due before you filed for bankruptcy.					

Customer Service: (800) 603-0836
Website: borrower.snsr.com * Email: customserv@snsr.com

Important Messages
Statement includes transactions through 05-02-2018.
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.
We have not received all of your mortgage payments due since you filed for bankruptcy.
This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.
Partial Payments: Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.
Housing Counselor Information: If you would like counseling or assistance, you can contact the following:
<ul style="list-style-type: none"> U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)					
Paid on or after 4/2/2018	\$0.00	Amounts have not been Finalized			
Total Paid During Bankruptcy	\$152.74				
Current Balance	(\$152.74)				
Other Balances		Transaction Activity (4/2/2018 to 5/2/2018)			
Description	Balance	Date	Description	Charges	Payment
Prior Serv Corp Adv	\$40,170.97	4/27/2018	Other Fee Assessment	\$60,738.88	
Prior Serv Esc Adv	\$20,567.91	4/30/2018	Unapplied Payment		\$9,957.77
Unapplied	\$4,118.06	4/30/2018	Prepetition Unapplied Payment		\$152.74
		4/30/2018	Unapplied Payment Reversal		-\$5,992.45
		4/30/2018	Payment		\$5,992.45



DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN, TN 38138

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

Detach at Perforation

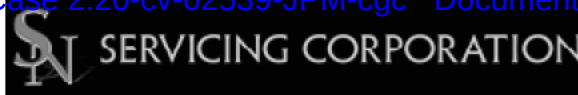
Payment Coupon

Please return with your check payable to: SN Servicing Corporation

Post-Petition Amount due for Loan	
Due 3/1/2017	\$5,992.45
Total Payments Due *	\$95,879.20
\$0.00 late fee will be charged on or after 6/1/2018	
Additional Principal	\$.
Additional Escrow	\$.
Total Amount Enclosed	\$.

* Does not include other fees, charges and balances.

SN Servicing Corporation
SCIG Series III Trust
PO BOX 660820
DALLAS, TX 75266-0820



EUREKA CA 95501

(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN TN 38138

May 18, 2018

RE: Loan Number: [REDACTED]

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on July 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a five-year period during which your interest rate stayed the same. That period ends on July 1, 2018, so on that date your interest rate and mortgage payment change. After that, your interest rate will not change every 5 years for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	6.00%	5.25%
Total Monthly Payment	\$5,992.45	\$6,201.79 (due August 1, 2018)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1 Yr Treas. Sec Wkly Avg and your margin is 3.00%. The 1 Yr Treas. Sec Wkly Avg index is published Weekly in The Federal Reserve. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 12.25%, or lower than 3.00% over the life of the loan. Your rate can increase every years by no more than 2.00%. Your rate can decrease every 5 years by no more than 2.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the 1 Yr Treas. Sec Wkly Avg index, your margin, your loan balance of \$326,650.83, and your remaining loan term of 60 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Katie Greene
Title: Asset Manager
Toll Free Number: (800) 603-0836, ext: 2715

*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 08/01/2018.

Fill in this information to identify the case:

Debtor 1 Donal Martin McDonagh

Debtor 2 Michele Rawls McDonagh
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 12-27642

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, et al.Court claim no. (if known): 21-1

Last 4 digits of any number you use to identify the debtor's account:

1 4 6 0

Date of payment change:

Must be at least 21 days after date of this notice 08/01/2018

New total payment:

\$ 6,201.79

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____Current interest rate: 6.00%New interest rate: 5.25%Current principal and interest payment: \$ 5,992.45New principal and interest payment: \$ 6,201.79**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Donal Martin McDonagh Case number (if known) 12-27642
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Megan M. Lynch

Signature

Date 05/31/2018

Print: Megan M. Lynch
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street
Eureka CA 95501
City State ZIP Code

Contact phone 800-603-0836

Email bknotices@sncs.com



Document
Page 3 of 5

323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN TN 38138

May 18, 2018

RE: Loan Number:

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on July 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a five-year period during which your interest rate stayed the same. That period ends on July 1, 2018, so on that date your interest rate and mortgage payment change. After that, your interest rate will not change every 5 years for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	6.00%	5.25%
Total Monthly Payment	\$5,992.45	\$6,201.79 (due August 1, 2018)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1 Yr Treas. Sec Wkly Avg and your margin is 3.00%. The 1 Yr Treas. Sec Wkly Avg index is published Weekly in The Federal Reserve. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 12.25%, or lower than 3.00% over the life of the loan. Your rate can increase every years by no more than 2.00%. Your rate can decrease every 5 years by no more than 2.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the 1 Yr Treas. Sec Wkly Avg index, your margin, your loan balance of \$326,650.83, and your remaining loan term of 60 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Katie Greene

Title: Asset Manager

Toll Free Number: (800) 603-0836, ext: 2715

Case 1:20-cv-00166 Doc 166 Filed 05/31/18 Entered 05/31/18 15:45:42 Desc Main Document Page 4 of 5
*If your account is not contractually current, the new payment agreement will not go into effect until your loan is due for 08/01/2018.

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On May 31st 2018 I served the within NOTICE OF MORTGAGE PAYMENT CHANGE on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

Donal and Michele Mcdonagh
2416 Sanders Ridge
Germantown, TN 38138-6144

George W. Stevenson
5350 Poplar Avenue, Suite 500
Memphis, TN 38119-3697

James D. Gentry
5100 Poplar Avenue, Suite 2008
Memphis, TN 38137

I certify under penalty of perjury that the foregoing is true and correct.

Executed on May 31st 2018 at Eureka, California.

/s/ Megan M. Lynch
Megan M. Lynch

Fill in this information to identify the case:

Debtor 1 Donal Martin McDonaghDebtor 2 Michele Rawls McDonagh
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 12-27642

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, et al.Court claim no. (if known): 21-1Last 4 digits of any number you use to
identify the debtor's account:1 4 6 0

Date of payment change:

Must be at least 21 days after date
of this notice08/01/2018

New total payment:

\$ 6,201.79

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____Current interest rate: 6.00%New interest rate: 5.25%Current principal and interest payment: \$ 5,992.45New principal and interest payment: \$ 6,201.79**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Donal Martin McDonagh
First Name Middle Name Last Name

Case number (if known) 12-27642

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Megan M. Lynch

Signature

Date 05/31/2018

Print: Megan M. Lynch
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street

Eureka CA 95501
City State Z P Code

Contact phone 800-603-0836

Email bknotices@snc.com



Document
Document

Page 3 of 5

323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN TN 38138

May 18, 2018

RE: Loan Number:

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR, SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on July 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a five-year period during which your interest rate stayed the same. That period ends on July 1, 2018, so on that date your interest rate and mortgage payment change. After that, your interest rate will not change every 5 years for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	6.00%	5.25%
Total Monthly Payment	\$5,992.45	\$6,201.79 (due August 1, 2018)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1 Yr Treas. Sec Wkly Avg and your margin is 3.00%. The 1 Yr Treas. Sec Wkly Avg index is published Weekly in The Federal Reserve. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 12.25%, or lower than 3.00% over the life of the loan. Your rate can increase every years by no more than 2.00%. Your rate can decrease every 5 years by no more than 2.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the 1 Yr Treas. Sec Wkly Avg index, your margin, your loan balance of \$326,650.83, and your remaining loan term of 60 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Katie Greene

Title: Asset Manager

Toll Free Number: (800) 603-0836, ext: 2715

Case 1:20-cv-00000 Document 1-1 Filed 05/31/18 Entered 05/31/18 15:49:42 Desc Main Document Page 4 of 5
*If your account is not contractually current, the new payment schedule will not go into effect until your loan is due for 08/01/2018.

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On May 31st 2018 I served the within NOTICE OF MORTGAGE PAYMENT CHANGE on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

Donal and Michele Mcdonagh
2416 Sanders Ridge
Germantown, TN 38138-6144

George W. Stevenson
5350 Poplar Avenue, Suite 500
Memphis, TN 38119-3697

James D. Gentry
5100 Poplar Avenue, Suite 2008
Memphis, TN 38137

I certify under penalty of perjury that the foregoing is true and correct.

Executed on May 31st 2018 at Eureka, California.

/s/ Megan M. Lynch
Megan M. Lynch

Fill in this information to identify the case:

Debtor 1 DONAL MARTIN MCDONAGH

Debtor 2 MICHELE RAWLS MCDONAGH
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 12-27642

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor:

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1

Court claim no. (if known): 21

Last 4 digits of any number you use to identify the debtor's account:

5 8 8

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☐ No

☒ Yes. Date of the last notice: 12/27/2017

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges		(1) \$
2. Non-sufficient funds (NSF) fees		(2) \$
3. Attorney fees		(3) \$
4. Filing fees and court costs		(4) \$
5. Bankruptcy/Proof of claim fees		(5) \$
6. Appraisal/Broker's price opinion fees		(6) \$
7. Property inspection fees	01/05/2018 \$15, 02/08/2018 \$15, 04/04/2018 \$15	(7) \$ <u>45.00</u>
8. Tax advances (non-escrow)		(8) \$
9. Insurance advances (non-escrow)		(9) \$
10. Property preservation expenses. Specify:		(10) \$
11. Other. Specify:		(11) \$
12. Other. Specify:		(12) \$
13. Other. Specify:		(13) \$
14. Other. Specify:		(14) \$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE Western DISTRICT OF Tennessee
MEMPHIS Division

IN RE:

Judge: David S. Kennedy
Case No. 12-27642

Case Name: Donal Martin Mcdonagh AND Michele Rawls Mcdonagh

Debtor(s).

NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES AND CHARGES

PLEASE BE ADVISED that on 05/02/2018 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(c) (the "Bankruptcy Rules"), SN Servicing Corporation filed a Notice of Postpetition Mortgage Fees, Expenses and Charges (the "Notice") on the Bankruptcy Court's Claims Register, supplementing SN Servicing Corporation's previously filed proof of claim. The Notice was filed within 180 days after the date on which the fees, expenses and/or charges were incurred by Donal Martin Mcdonagh AND Michele Rawls Mcdonagh. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and all applicable Bankruptcy Rules. Further, a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, via Electronic Notice or by First Class U.S. Mail, postage prepaid, within 180 days after the date on which the fees, expenses and/or charges were incurred by Donal Martin Mcdonagh AND Michele Rawls Mcdonagh.

Donal Martin Mcdonagh AND Michele Rawls Mcdonagh
2416 SANDERS RIDGE
GERMANTOWN, TN 38138

Date: 05/02/2018

By: /s/ Ankita Gupta

Ankita Gupta, Claims Processor
P.O. Box 165028
Irving, TX 75016
(817) 277-2011 Office
(888) 455-6662 Toll Free
(817) 461-8070 Fax
Authorized Agent for Shellpoint Mortgage Servicing

DEBTOR ATTORNEY:

JAMES D GENTRY
GENTRY ARNOLD & MITCHELL PLLC
5100 POPLAR AVENUE SUITE 2008
MEMPHIS, TN 38137

TRUSTEE:

GEORGE W STEVENSON
Trustee of the U.S. Bankruptcy Court
5350 POPLAR AVENUE SUITE 500
MEMPHIS, TN 38119